



**Bringing Greater Choice and Savings
to your employer group.**

Congratulations. Your employer has joined forces with MultiPlan, Inc. to bring you the PHCS and MultiPlan Networks. You get access to more than 800,000 quality healthcare professionals, plus two ways to keep your medical costs in line:

1. **PHCS Network**, your primary PPO which delivers extensive choice and the lowest out-of-pocket costs:
 - A PHCS logo on your health insurance ID card tells you and your provider that a PHCS discount applies.
 - Your out-of-pocket costs will be based on your plan's in-network coinsurance levels.
2. **MultiPlan Network**, which extends your choice beyond the primary PPO:
 - Whether in or outside the local area, a MultiPlan logo on your health insurance card tells you and your provider that a MultiPlan discount applies.
 - Your out-of-pocket costs will be based on your plan's in-network coinsurance levels, but you benefit from significantly discounted claim costs.

How to find PHCS and MultiPlan Network providers

We can help you find the provider of your choice. Simply call the number on your member ID card Monday through Friday from 8 a.m. to 8 p.m. (Eastern Standard Time) and identify yourself as a health plan participant accessing the PHCS and MultiPlan Networks. You may also search online at www.multiplan.com:

- Click on the "Search for a Doctor or Facility" button.
- Indicate that you have the logo shown here on the front of your ID card: →  PHCS
- Follow the prompts to enter your search criteria.
- If you don't find a provider, repeat the steps but indicate that you have this logo on the ID card: →  MultiPlan

If you are currently seeing a doctor or other healthcare professional who does not participate in either network, you may use our Online Provider Nomination System in the Patients section of www.multiplan.com which allows you to nominate the provider in just minutes using an online form. When you complete the form, we will contact your nominee to determine whether the provider is interested in joining. If so, we will follow up to recruit the provider.

Before your appointment

It is your responsibility to confirm your providers' continued participation in the PHCS and/or MultiPlan Network(s) and accessibility under your benefit plan. Please also be sure to follow any required preauthorization procedures (usually a telephone number on your ID card), and always present your benefits ID card upon arrival at your appointment.

If you need assistance

If you encounter issues when scheduling appointments with PHCS or MultiPlan Network providers, call us at the number on your member ID card. If you have questions about your benefits or the status of claims, call the Customer Service at the number on your member ID card.